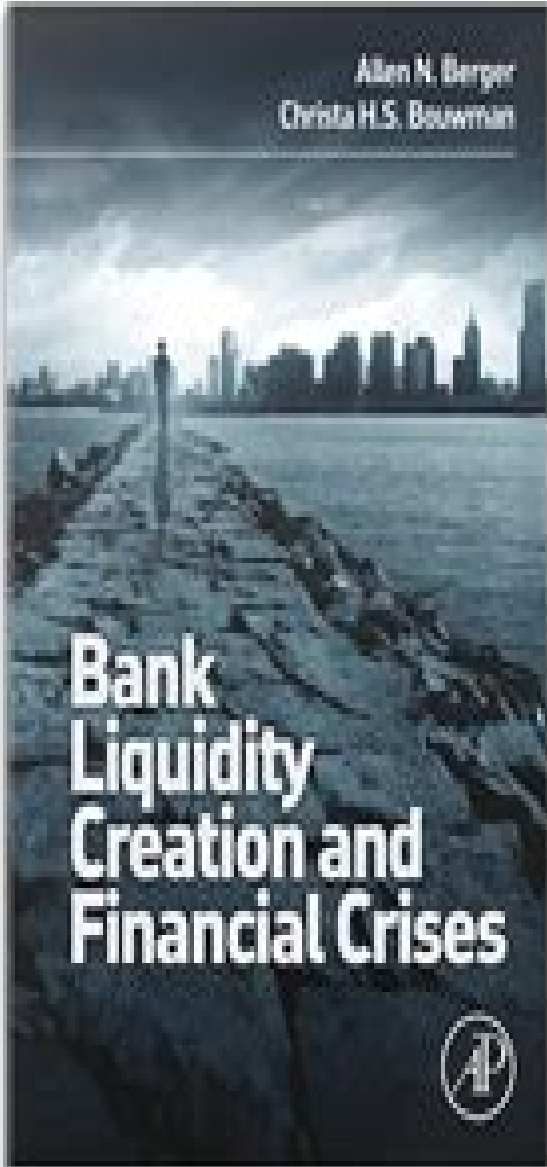


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Bank Liquidity Creation and Financial Crises



Bank Liquidity Creation And Financial Crises

Xavier Freixas, Jean-Charles Rochet



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Bank Liquidity Creation and Financial Crises Allen N. Berger, Christa Bouwman, 2015-11-24 Bank Liquidity Creation and Financial Crises delivers a consistent logical presentation of bank liquidity creation and addresses questions of research and policy interest that can be easily understood by readers with no advanced or specialized industry knowledge Authors Allen Berger and Christa Bouwman examine ways to measure bank liquidity creation how much liquidity banks create in different countries the effects of monetary policy including interest rate policy lender of last resort and quantitative easing the effects of capital the effects of regulatory interventions the effects of bailouts and much more They also analyze bank liquidity creation in the US over the past three decades during both normal times and financial crises Narrowing the gap between the academic world focused on theories and the practitioner world dedicated to solving real world problems this book is a helpful new tool for evaluating a bank's performance over time and comparing it to its peer group Explains that bank liquidity creation is a more comprehensive measure of a bank's output than traditional measures and can also be used to measure bank liquidity Describes how high levels of bank liquidity creation may cause or predict future financial crises Addresses questions of research and policy interest related to bank liquidity creation around the world and provides links to websites with data and other materials to address these questions Includes such hot button topics as the effects of monetary policy including interest rate policy lender of last resort and quantitative easing the effects of capital the effects of regulatory interventions and the effects of bailouts

Financial Crises and Bank Liquidity Creation (This is an OLD WP that has been split into 2 parts) Allen N. Berger, 2013 Financial crises and bank liquidity creation are often connected We examine this connection from two perspectives First we examine the aggregate liquidity creation of banks before during and after five major financial crises in the U S from 1984 Q1 to 2008 Q1 We uncover numerous interesting patterns such as a significant build up or drop off of "abnormal" liquidity creation before each crisis where "abnormal" is defined relative to a time trend and seasonal factors Banking and market related crises differ in that banking crises were preceded by abnormal positive liquidity creation while market related crises were generally preceded by abnormal negative liquidity creation Bank liquidity creation has both decreased and increased during crises likely both exacerbating and ameliorating the effects of crises Off balance sheet guarantees such as loan commitments moved more than on balance sheet assets such as mortgages and business lending during banking crises Second we examine the effect of pre crisis bank capital ratios on the competitive positions and profitability of individual banks during and after each crisis The evidence suggests that high capital served large banks well around banking crises they improved their liquidity creation market share and profitability during these crises and were able to hold on to their improved performance afterwards In addition high capital listed banks enjoyed significantly higher abnormal stock returns than low capital listed banks during banking crises These benefits did not hold or held to a lesser degree around market related crises and in normal times In contrast high capital ratios appear to have

helped small banks improve their liquidity creation market share during banking crises market related crises and normal times alike and the gains in market share were sustained afterwards Their profitability improved during two crises and subsequent to virtually every crisis Similar results were observed during normal times for small banks **Bank Liquidity Creation, Monetary Policy, and Financial Crises** Allen N. Berger,Christa H. S. Ouwman,2009 High Liquidity Creation and Bank Failures Zuzana Fungacova,Rima Turk,Laurent Weill,2015-05-06 We formulate the High Liquidity Creation Hypothesis HLCH that a proliferation in the core activity of bank liquidity creation increases failure probability We test the HLCH in the context of Russian banking which provides a natural field experiment due to numerous failures experienced over the past decade Using Berger and Bouwman s 2009 liquidity creation measures as a comprehensive proxy for overall bank output we find that high liquidity creation significantly increases the probability of bank failure this finding survives multiple robustness checks Our results suggest that regulatory authorities can mitigate systemic distress and reduce the costs of bank failures to society through early identification of high liquidity creators and enhanced monitoring of their funding and investment activities The Oxford Handbook of Banking ,2025-03-13 The Oxford Handbook of Banking 4th edition provides an overview and analysis of developments and research in banking written by leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners regulators and policy makers Consequently the handbook strikes a balance between abstract theory empirical analysis and practitioner and policy related material This handbook is a one stop source of relevant research in banking It examines the fundamentals of banking traditional and new challenges to the banking model models for banking services delivery regulatory and policy perspectives and global regional and country perspectives on banking This fourth edition comprises new chapters and material including banks and financial markets in a digital age FinTech and BigTechs financial literacy financial inclusion sustainable banking stress testing and macroprudential regulation **The Oxford Handbook of Banking** Allen N. Berger,Philip Molyneux,John O. S. Wilson,2019-10-31 The Oxford Handbook of Banking Third Edition provides an overview and analysis of developments and research in this rapidly evolving field Aimed at graduate students of economics banking and finance academics practitioners regulators and policy makers it strikes a balance between abstract theory empirical analysis and practitioner and policy related material Split into five distinct parts The Oxford Handbook of Banking is a one stop source of relevant research in banking It examines the theory of banking bank operations and performance regulatory and policy perspectives macroeconomic perspectives in banking and international differences in banking structures and environments Taking a global perspective it examines banking systems in the United States China Japan Australia and New Zealand Africa the European Union transition countries of Europe and Latin America Thematic issues covered include financial innovation and technological change consumer and mortgage lending Islamic banking and how banks influence real economic activity Fully revised and now including brand new chapters on a range of geographical regions bank bailouts and

bail ins and behavioral economics amongst many other topics this third edition of The Oxford Handbook of Banking provides readers with insights to seminal and contemporary research in banking and an opportunity to learn about the diversity of financial systems around the world

Bank Funding Structures and Risk Mr.Francisco F. Vazquez,Mr.Pablo

Federico,2012-01-01 This paper analyzes the evolution of bank funding structures in the run up to the global financial crisis and studies the implications for financial stability exploiting a bank level dataset that covers about 11 000 banks in the U S and Europe during 2001 09 The results show that banks with weaker structural liquidity and higher leverage in the pre crisis period were more likely to fail afterward The likelihood of bank failure also increases with bank risk taking In the cross section the smaller domestically oriented banks were relatively more vulnerable to liquidity risk while the large cross border banks were more susceptible to solvency risk due to excessive leverage The results support the proposed Basel III regulations on structural liquidity and leverage but suggest that emphasis should be placed on the latter particularly for the systemically important institutions Macroeconomic and monetary conditions are also shown to be related with the likelihood of bank failure providing a case for the introduction of a macro prudential approach to banking regulation

Basel III

Liquidity Regulation and Its Implications Mark Petersen,Janine Mikkelsen-Petersen,2014-05-07 Liquidity involves the degree to which an asset can be bought or sold in the market without affecting its price The 2007 to 2009 financial crisis was characterized by a decrease in liquidity and necessitated the introduction of Basel III capital and liquidity regulation in 2010 Inside you ll learn how such regulations are applied on a broad crosssection of countries in order to understand and demonstrate the implications of Basel III This book summarizes the defining features of the Basel I II and III Accords and their perceived shortcomings as well as the role of the Basel Committee on Banking Supervision BCBS in promulgating international banking regulation Basel III quantifies liquidity risk by using the measures liquidity coverage ratio LCR and net stable funding ratio NSFR This book discusses approximation techniques that may be used to estimate these liquidity measures Inside the authors highlight the connections between liquidity creation and bank capital and provide you with the details of an investigation of the risks liquidity creation generates for banks In addition we consider the impact of the implementation of Basel III liquidity regulation on macroeconomic variables such as GDP investment inflation consumption income savings and employment

Microeconomics of Banking, second edition Xavier Freixas,Jean-Charles

Rochet,2008-03-14 The second edition of an essential text on the microeconomic foundations of banking surveys the latest research in banking theory with new material that covers recent developments in the field Over the last thirty years a new paradigm in banking theory has overturned economists traditional vision of the banking sector The asymmetric information model extremely powerful in many areas of economic theory has proven useful in banking theory both for explaining the role of banks in the economy and for pointing out structural weaknesses in the banking sector that may justify government intervention In the past banking courses in most doctoral programs in economics business or finance focused either on

management or monetary issues and their macroeconomic consequences a microeconomic theory of banking did not exist because the Arrow Debreu general equilibrium model of complete contingent markets the standard reference at the time was unable to explain the role of banks in the economy This text provides students with a guide to the microeconomic theory of banking that has emerged since then examining the main issues and offering the necessary tools for understanding how they have been modeled This second edition covers the recent dramatic developments in academic research on the microeconomics of banking with a focus on four important topics the theory of two sided markets and its implications for the payment card industry non price competition and its effect on the competition stability tradeoff and the entry of new banks the transmission of monetary policy and the effect on the functioning of the credit market of capital requirements for banks and the theoretical foundations of banking regulation which have been clarified although recent developments in risk modeling have not yet led to a significant parallel development of economic modeling Praise for the first edition The book is a major contribution to the literature on the theory of banking and intermediation It brings together and synthesizes a broad range of material in an accessible way I recommend it to all serious scholars and students of the subject The authors are to be congratulated on a superb achievement Franklin Allen Nippon Life Professor of Finance and Economics Wharton School University of Pennsylvania This book provides the first comprehensive treatment of the microeconomics of banking It gives an impressive synthesis of an enormous body of research developed over the last twenty years It is clearly written and a pleasure to read What I found particularly useful is the great effort that Xavier Freixas and Jean Charles Rochet have taken to systematically integrate the theory of financial intermediation into classical microeconomics and finance theory This book is likely to become essential reading for all graduate students in economics business and finance Patrick Bolton Barbara and David Zalaznick Professor of Business Columbia University Graduate School of Business The authors have provided an extremely thorough and up to date survey of microeconomic theories of financial intermediation This work manages to be both rigorous and pleasant to read Such a book was long overdue and should be required reading for anybody interested in the economics of banking and finance Mathias Dewatripont Professor of Economics ECARES Universit

Proceedings of 2015 2nd International Conference on Industrial Economics System and Industrial Security Engineering Menggang Li, Qiusheng Zhang, Juliang Zhang, Yisong Li, 2015-12-10 This book collects high quality papers on the latest fundamental advances in the state of the art and practice of industrial economics study and industrial security engineering providing insights that address problems concerning the national economy social development and economic security The book is divided into major sections including Industrial Economics Industrial Security Empirical Studies and others all of which cover different aspects such as industrial organization industrial structure industrial development industrial distribution and industrial policies as well as theories on industrial security in a globalized world The papers in each section describe state of art research works that are often oriented on real world applications and highlight the benefits of related methods and

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